HOUSING MARKET INFORMATION

HOUSING NOW TABLES
Calgary CMA

Date Released: December 2015

Housing market intelligence you can count on

Canada

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HOME TO CANADIANS

Publication Update!

CMHC's Market Analysis Centre (MAC) is currently undertaking a review of its products suite in order to better serve our clients. Some of CMHC's products are being revamped and other new products are in the planning stages.

As a result, the ***Housing Now*** report has become the ***Housing Now Tables*** and will continue to deliver timely statistics on housing market conditions across Canada, including data on housing starts, completions, mortgage rates, new home prices, absorption rates and economic indicators.

In addition, CMHC will be launching a new publication named the ***Housing Market Insight***. This publication will provide insights, analysis and information to support informed decision making within the housing and housing finance sectors. The ***Housing Market Insight*** will be released shortly.

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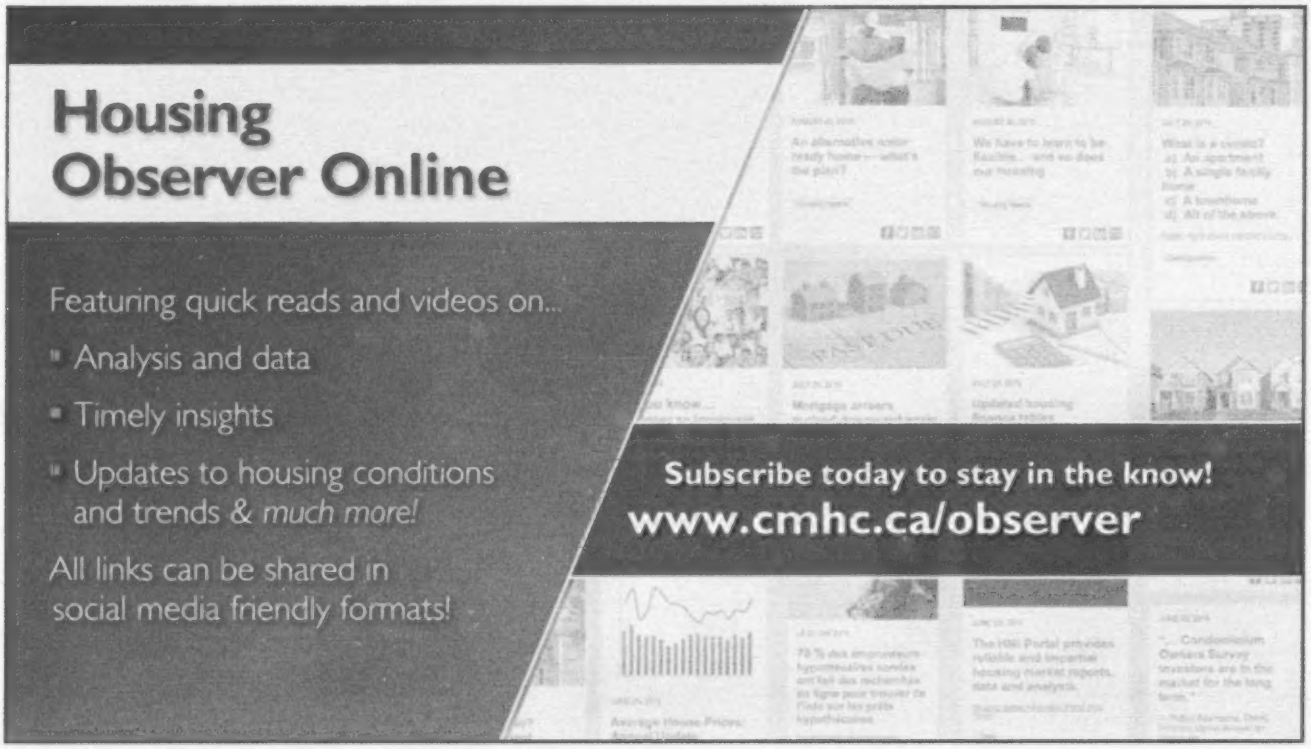
Access CMHC's Market Analysis Centre publications quickly and conveniently on the Order Desk at www.cmhc.ca/housingmarketinformation. View, print, download or subscribe to get market information e-mailed to you on the day it is released. CMHC's electronic suite of national standardized products is available for free.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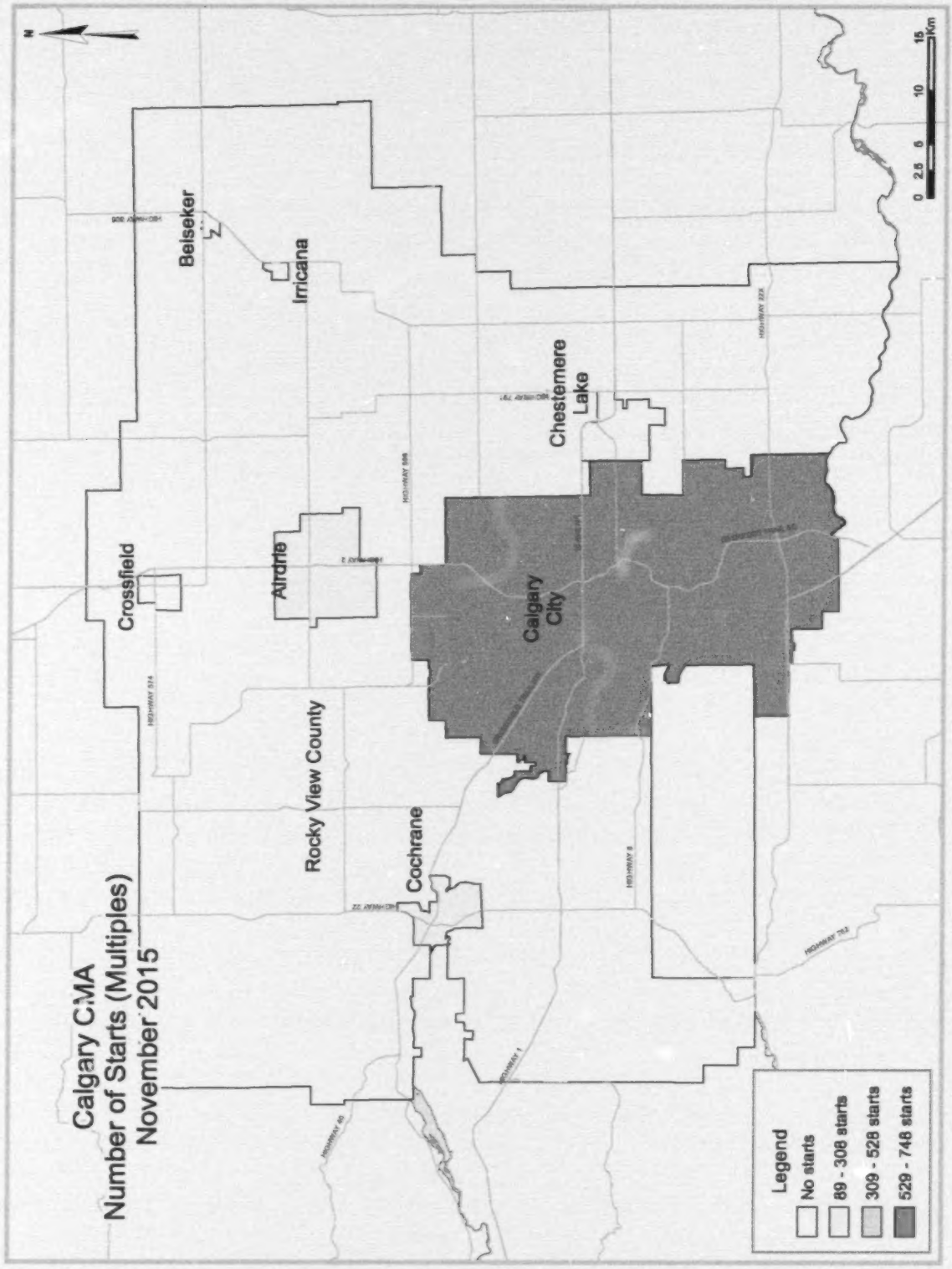
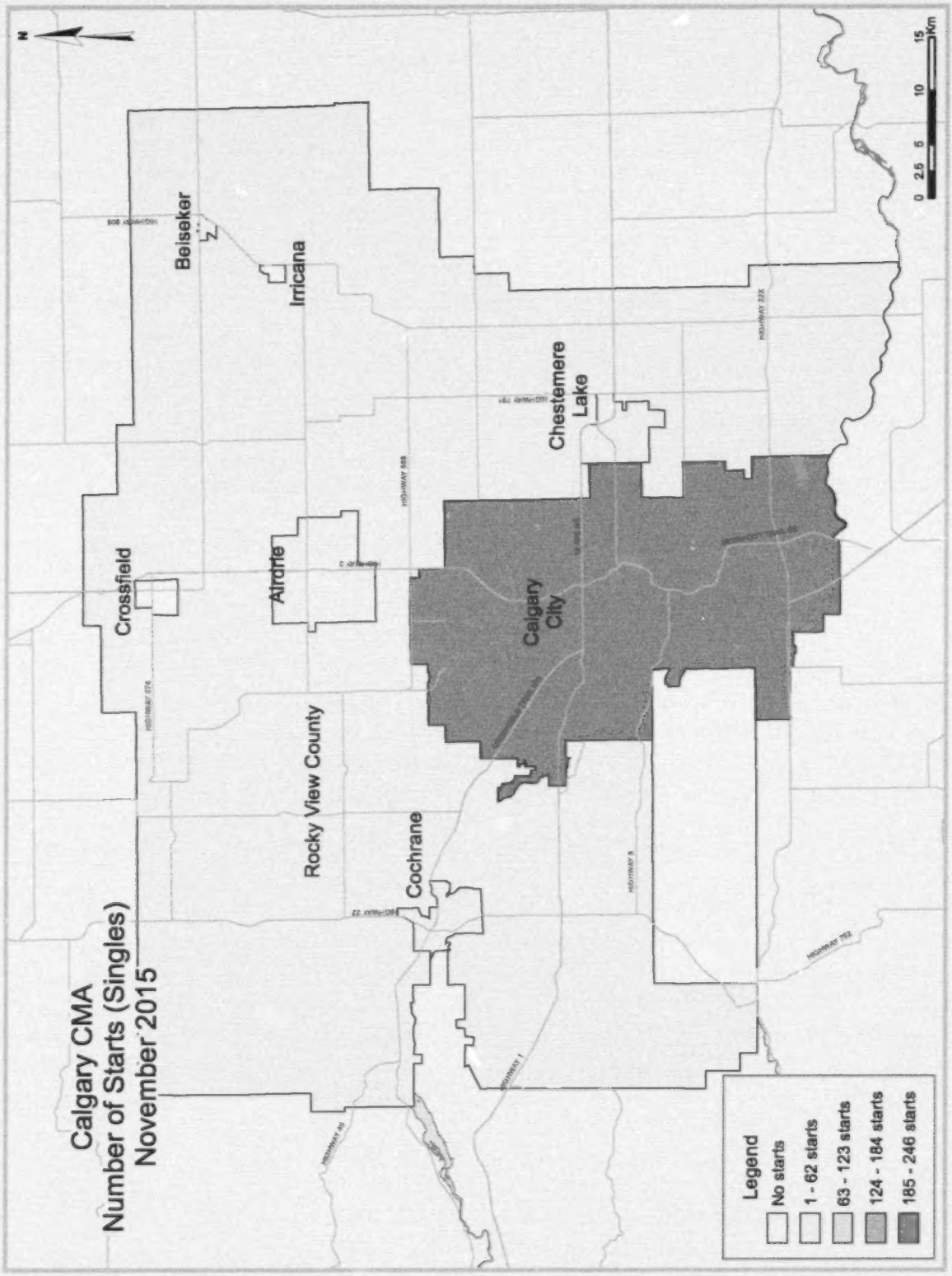
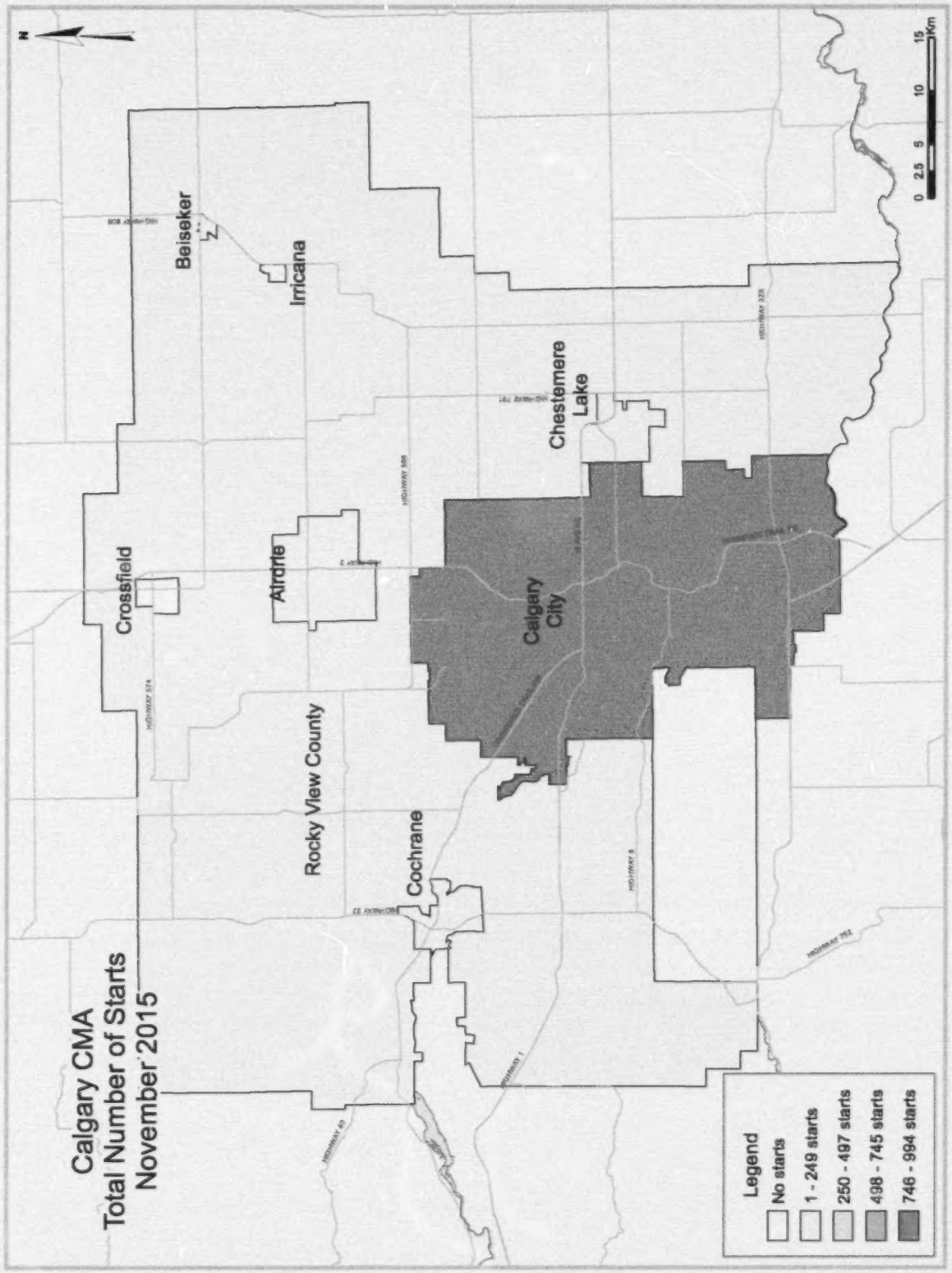
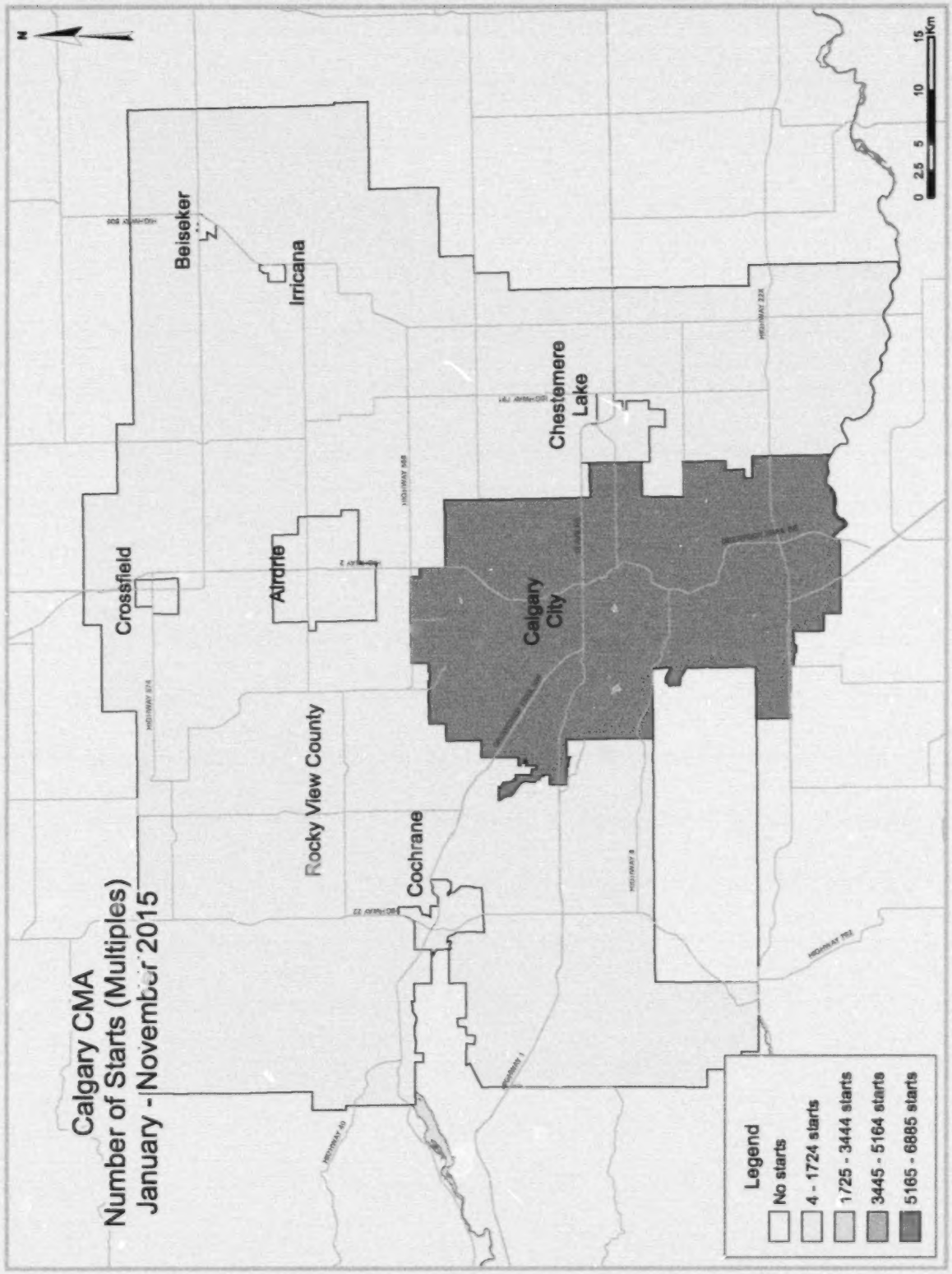
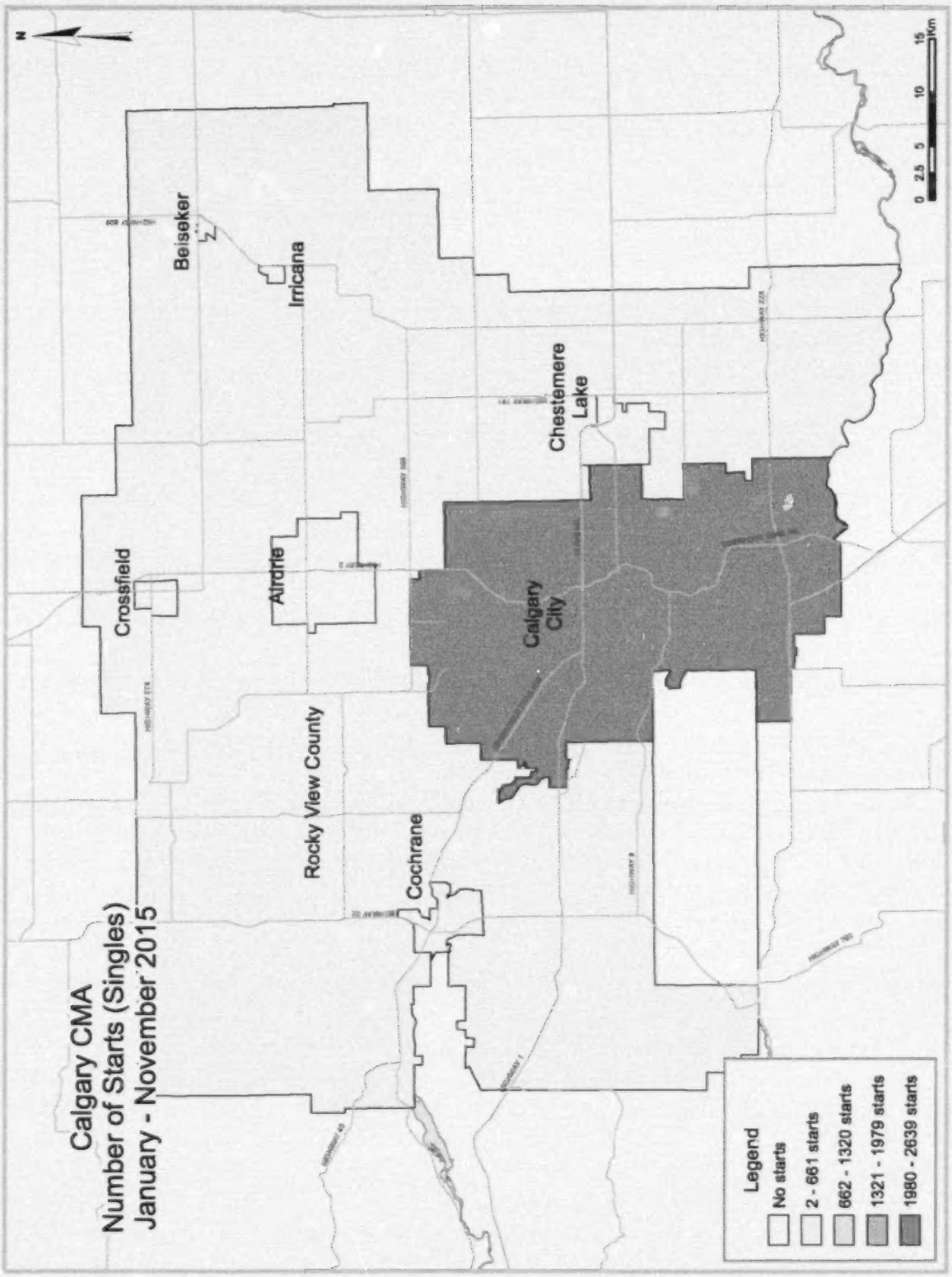
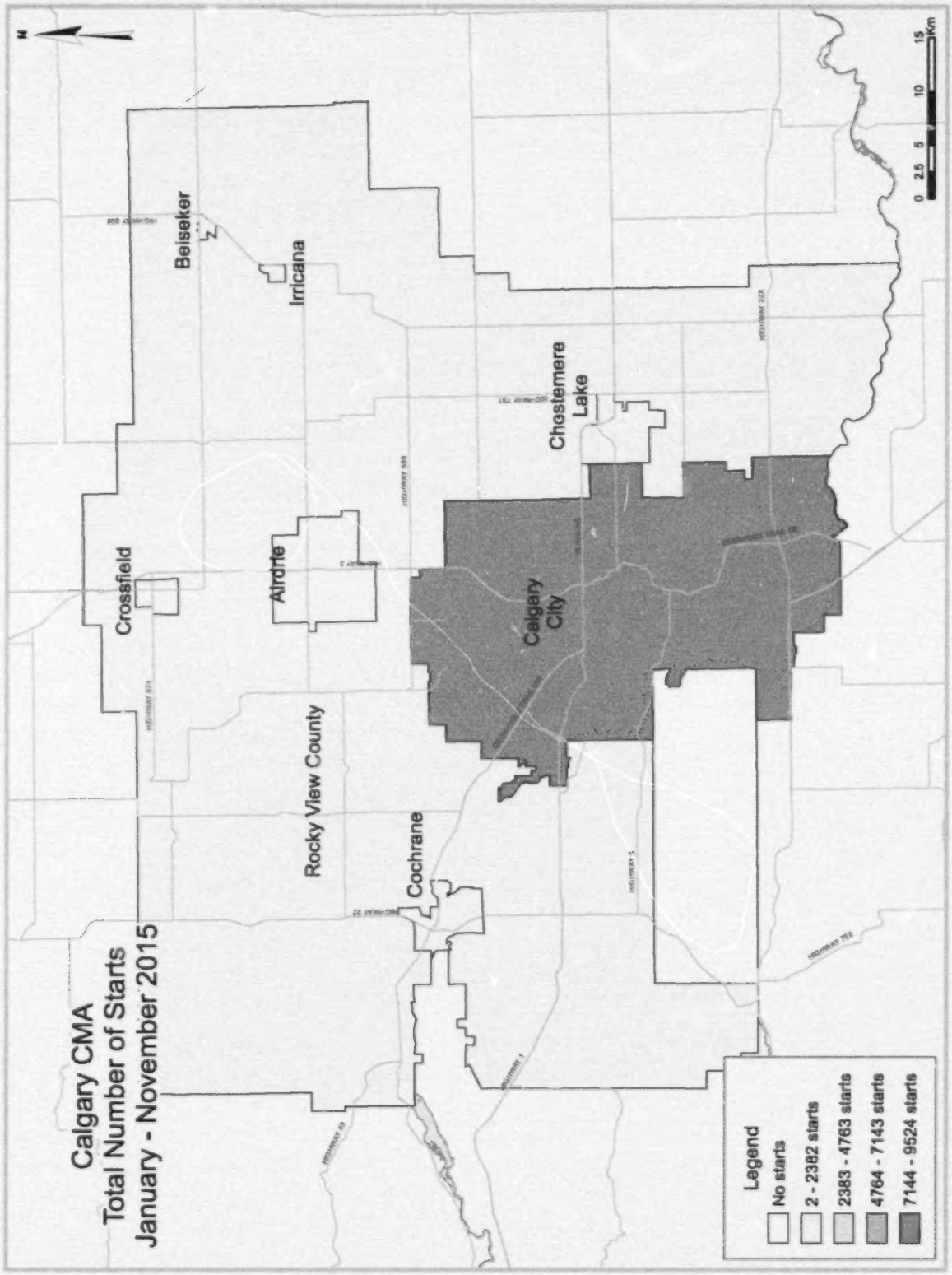

Calgary CMA
Number of Starts (Multiples)
November 2015
Belseker
Irricana
Chestermere
Lake
Crossfield
Airdrie
Calgary
City
Rocky View County
Cochrane
Legend
No starts
89 - 308 starts
309 - 528 starts
529 - 748 starts
0 2.5 5 10 15 Km


Calgary CMA
Number of Starts (Singles)
November 2015
Beiseker
Irricana
Chestermere
Lake
Crossfield
Airdrie
Calgary
City
Rocky View County
Cochrane
Legend
No starts
1 - 62 starts
63 - 123 starts
124 - 184 starts
185 - 246 starts
0 2.5 5 10 15 Km


Calgary CMA
Total Number of Starts
November 2015
Beiseker
Irricana
Chestermere
Lake
Crossfield
Airdrie
Calgary
City
Rocky View County
Cochrane
Legend
No starts
1 - 249 starts
250 - 497 starts
498 - 745 starts
746 - 994 starts
0 2.5 5 10 15 Km


Calgary CMA
Number of Starts (Multiples)
January - November 2015
Beiseker
Irricana
Chestermere Lake
Crossfield
Airdrie
Calgary City
Rocky View County
Cochrane
Legend
No starts
4 - 1724 starts
1725 - 3444 starts
3445 - 5164 starts
5165 - 6885 starts
0 2.5 5 10 15 Km


Calgary CMA
Number of Starts (Singles)
January - November 2015
N
Beiseker
Irricana
Chestermere Lake
Crossfield
Airdrie
Calgary City
Rocky View County
Cochrane
0 2.5 5 10 15 km
Legend
No starts
2 - 661 starts
662 - 1320 starts
1321 - 1979 starts
1980 - 2639 starts


Calgary CMA
Total Number of Starts
January - November 2015
Beiseker
Irricana
Chestermere Lake
Crossfield
Airdrie
Calgary City
Rocky View County
Cochrane
Legend
No starts
2 - 2382 starts
2383 - 4763 starts
4764 - 7143 starts
7144 - 9524 starts
0 2.5 5 10 15 Km

HOUSING NOW REPORT TABLES

Available in ALL reports:

1	Housing Starts (SAAR and Trend)
1.1	Housing Activity Summary of CMA
2	Starts by Submarket and by Dwelling Type – Current Month or Quarter
2.1	Starts by Submarket and by Dwelling Type – Year-to-Date
3	Completions by Submarket and by Dwelling Type – Current Month or Quarter
3.1	Completions by Submarket and by Dwelling Type – Year-to-Date
4	Absorbed Single-Detached Units by Price Range
5	MLS® Residential Activity
6	Economic Indicators

Available in SELECTED Reports:

1.2	Housing Activity Summary by Submarket
1.3	History of Housing Activity (once a year)
2.2	Starts by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
2.3	Starts by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
2.4	Starts by Submarket and by Intended Market – Current Month or Quarter
2.5	Starts by Submarket and by Intended Market – Year-to-Date
3.2	Completions by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
3.3	Completions by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
3.4	Completions by Submarket and by Intended Market – Current Month or Quarter
3.5	Completions by Submarket and by Intended Market – Year-to-Date
4.1	Average Price ($) of Absorbed Single-Detached Units

SYMBOLS

n/a	Not applicable
*	Totals may not add up due to co-operatives and unknown market types
**	Percent change > 200%
-	Nil
--	Amount too small to be expressed
SA	Monthly figures are adjusted to remove normal seasonal variation

Table 1: Housing Starts (SAAR and Trend) November 2015		
Calgary CMA[1]	October 2015	November 2015
Trend[2]	13,779	14,381
SAAR	13,198	16,179
	November 2014	November 2015
Actual		
November - Single-Detached	541	329
November - Multiples	537	1,039
November - Total	1,078	1,368
January to November - Single-Detached	6,067	3,826
January to November - Multiples	10,224	8,451
January to November - Total	16,291	12,277

Source: CMHC

[1] Census Metropolitan Area

[2] The trend is a six-month moving average of the monthly seasonally adjusted annual rates (SAAR)

Detailed data available upon request

Table 1.1: Housing Activity Summary of Calgary CMA November 2015									
	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
November 2015	329	94	44	0	207	274	0	420	1,368
November 2014	541	148	28	0	139	158	0	64	1,078
% Change	-39.2	-36.5	57.1	n/a	48.9	73.4	n/a	**	26.9
Year-to-date 2015	3,824	958	309	2	1,678	4,296	4	1,206	12,277
Year-to-date 2014	6,067	1,338	112	0	2,200	5,919	0	655	16,291
% Change	-37.0	-28.4	175.9	n/a	-23.7	-27.4	n/a	84.1	-24.6
UNDER CONSTRUCTION									
November 2015	2,446	810	197	2	1,395	6,874	46	2,267	14,037
November 2014	3,736	1,098	100	0	2,101	7,055	0	1,530	15,620
% Change	-34.5	-26.2	97.0	n/a	-33.6	-2.6	n/a	48.2	-10.1
COMPLETIONS									
November 2015	427	122	86	3	328	428	8	54	1,453
November 2014	522	54	6	0	282	198	0	0	1,062
% Change	-18.2	125.9	**	n/a	16.3	116.2	n/a	n/a	36.8
Year-to-date 2015	5,034	1,192	219	0	2,241	3,997	12	834	13,529
Year-to-date 2014	5,903	1,176	30	3	1,772	2,912	0	857	12,653
% Change	-14.7	1.4	**	-100.0	26.5	37.3	n/a	-2.7	6.9
COMPLETED & NOT ABSORBED									
November 2015	333	80	10	0	92	196	n/a	n/a	711
November 2014	387	52	2	0	18	1	n/a	n/a	460
% Change	-14.0	53.8	**	n/a	**	**	n/a	n/a	54.6
ABSORBED									
November 2015	406	114	77	0	302	393	n/a	n/a	1,292
November 2014	493	82	6	0	223	198	n/a	n/a	1,002
% Change	-17.6	39.0	**	n/a	35.4	98.5	n/a	n/a	155.3
Year-to-date 2015	5,067	1,166	211	0	2,139	3,608	n/a	n/a	12,191
Year-to-date 2014	5,921	1,177	30	3	1,707	2,939	n/a	n/a	11,777
% Change	-14.4	-0.9	**	-100.0	25.3	22.8	n/a	n/a	3.5

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
November 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
Calgary City									
November 2015	246	72	30	0	111	274	0	261	994
November 2014	398	136	0	0	71	158	0	64	827
Airdrie									
November 2015	36	6	14	0	23	0	0	159	238
November 2014	50	2	28	0	26	0	0	0	106
Beiseker									
November 2015	1	0	0	0	0	0	0	0	1
November 2014	0	0	0	0	0	0	0	0	0
Chestermere Lake									
November 2015	9	0	0	0	0	0	0	0	9
November 2014	36	2	0	0	0	0	0	0	38
Cochrane									
November 2015	23	16	0	0	73	0	0	0	112
November 2014	36	8	0	0	22	0	0	0	66
Crossfield									
November 2015	0	0	0	0	0	0	0	0	0
November 2014	0	0	0	0	0	0	0	0	0
Irricana									
November 2015	0	0	0	0	0	0	0	0	0
November 2014	0	0	0	0	0	0	0	0	0
Rocky View County									
November 2015	14	0	0	0	0	0	0	0	14
November 2014	21	0	0	0	20	0	0	0	41
First Nations									
November 2015	0	0	0	0	0	0	0	0	0
November 2014	0	0	0	0	0	0	0	0	0
Calgary CMA									
November 2015	329	94	44	0	207	274	0	420	1,368
November 2014	541	148	28	0	139	158	0	64	1,078

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
November 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
UNDER CONSTRUCTION									
Calgary City									
November 2015	1,697	666	119	2	844	6,577	6	1,966	11,877
November 2014	2,681	984	0	0	1,589	6,889	0	1,228	13,371
Airdrie									
November 2015	283	40	71	0	272	217	0	301	1,184
November 2014	437	16	74	0	186	134	0	302	1,149
Beiseker									
November 2015	2	0	0	0	0	0	0	0	2
November 2014	1	0	0	0	0	0	0	0	1
Chestermere Lake									
November 2015	122	8	0	0	0	0	0	0	130
November 2014	224	10	26	0	54	0	0	0	314
Cochrane									
November 2015	127	78	7	0	273	80	40	0	605
November 2014	225	74	0	0	220	32	0	0	551
Crossfield									
November 2015	7	4	0	0	0	0	0	0	11
November 2014	11	8	0	0	0	0	0	0	19
Irricana									
November 2015	2	0	0	0	0	0	0	0	2
November 2014	0	0	0	0	0	0	0	0	0
Rocky View County									
November 2015	206	14	0	0	6	0	0	0	226
November 2014	157	6	0	0	52	0	0	0	215
First Nations									
November 2015	0	0	0	0	0	0	0	0	0
November 2014	0	0	0	0	0	0	0	0	0
Calgary CMA									
November 2015	2,446	810	197	2	1,395	6,874	46	2,267	14,037
November 2014	3,736	1,098	100	0	2,101	7,055	0	1,530	15,620

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
November 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETIONS									
Calgary City									
November 2015	289	90	51	0	261	428	0	54	1,173
November 2014	407	34	0	0	252	198	0	0	891
Airdrie									
November 2015	52	8	35	0	29	0	0	0	124
November 2014	40	6	6	0	11	0	0	0	63
Beiseker									
November 2015	1	0	0	0	0	0	0	0	1
November 2014	0	0	0	0	0	0	0	0	0
Chestermere Lake									
November 2015	19	2	0	0	0	0	0	0	21
November 2014	28	0	0	0	0	0	0	0	28
Cochrane									
November 2015	48	22	0	0	38	0	8	0	116
November 2014	41	14	0	0	19	0	0	0	74
Crossfield									
November 2015	0	0	0	0	0	0	0	0	0
November 2014	0	0	0	0	0	0	0	0	0
Irricana									
November 2015	0	0	0	0	0	0	0	0	0
November 2014	0	0	0	0	0	0	0	0	0
Rocky View County									
November 2015	18	0	0	0	0	0	0	0	18
November 2014	6	0	0	0	0	0	0	0	6
First Nations									
November 2015	0	0	0	0	0	0	0	0	0
November 2014	0	0	0	0	0	0	0	0	0
Calgary CMA									
November 2015	427	122	86	0	328	428	8	54	1,453
November 2014	522	54	6	0	282	198	0	0	1,062

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
November 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETED & NOT ABSORBED									
Calgary City									
November 2015	239	65	9	0	84	195	n/a	n/a	592
November 2014	288	44	0	0	10	0	n/a	n/a	342
Airdrie									
November 2015	43	2	1	0	5	1	n/a	n/a	52
November 2014	42	0	0	0	1	1	n/a	n/a	44
Beiseker									
November 2015	0	0	0	0	0	0	n/a	n/a	0
November 2014	0	0	0	0	0	0	n/a	n/a	0
Chestermere Lake									
November 2015	13	1	0	0	0	0	n/a	n/a	14
November 2014	18	0	0	0	0	0	n/a	n/a	18
Cochrane									
November 2015	32	12	0	0	3	0	n/a	n/a	47
November 2014	33	8	2	0	7	0	n/a	n/a	50
Crossfield									
November 2015	0	0	0	0	0	0	n/a	n/a	0
November 2014	1	0	0	0	0	0	n/a	n/a	1
Irricana									
November 2015	0	0	0	0	0	0	n/a	n/a	0
November 2014	0	0	0	0	0	0	n/a	n/a	0
Rocky View County									
November 2015	6	0	0	0	0	0	n/a	n/a	6
November 2014	5	0	0	0	0	0	n/a	n/a	5
First Nations									
November 2015	0	0	0	0	0	0	n/a	n/a	0
November 2014	0	0	0	0	0	0	n/a	n/a	0
Calgary CMA									
November 2015	333	80	10	0	92	196	n/a	n/a	711
November 2014	387	52	2	0	18	1	n/a	n/a	460

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
November 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
ABSORBED									
Calgary City									
November 2015	268	80	42	0	239	393	n/a	n/a	1,022
November 2014	380	62	0	0	197	198	n/a	n/a	837
Airdrie									
November 2015	52	8	35	0	25	0	n/a	n/a	120
November 2014	40	6	6	0	11	0	n/a	n/a	63
Beiseker									
November 2015	1	0	0	0	0	0	n/a	n/a	1
November 2014	0	0	0	0	0	0	n/a	n/a	0
Chestermere Lake									
November 2015	19	2	0	0	0	0	n/a	n/a	21
November 2014	25	0	0	0	0	0	n/a	n/a	25
Cochrane									
November 2015	48	24	0	0	38	0	n/a	n/a	110
November 2014	42	14	0	0	15	0	n/a	n/a	71
Crossfield									
November 2015	0	0	0	0	0	0	n/a	n/a	0
November 2014	0	0	0	0	0	0	n/a	n/a	0
Irricana									
November 2015	0	0	0	0	0	0	n/a	n/a	0
November 2014	0	0	0	0	0	0	n/a	n/a	0
Rocky View County									
November 2015	18	0	0	0	0	0	n/a	n/a	18
November 2014	6	0	0	0	0	0	n/a	n/a	6
First Nations									
November 2015	0	0	0	0	0	0	n/a	n/a	0
November 2014	0	0	0	0	0	0	n/a	n/a	0
Calgary CMA									
November 2015	406	114	77	0	302	393	n/a	n/a	1,292
November 2014	493	82	6	0	223	198	n/a	n/a	1,002

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.3: History of Housing Starts of Calgary CMA 2005 - 2014

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2014	6,494	1,434	117	0	2,352	6,079	0	655	17,131
% Change	1.6	9.1	**	-100.0	25.9	122.2	n/a	174.1	36.1
2013	6,390	1,314	25	12	1,868	2,736	0	239	12,584
% Change	7.2	18.4	-43.2	n/a	7.9	-18.6	n/a	-62.3	-2.0
2012	5,961	1,110	44	0	1,732	3,360	0	634	12,841
% Change	17.3	21.7	**	n/a	46.0	78.2	n/a	188.2	38.2
2011	5,084	912	4	0	1,186	1,886	0	220	9,292
% Change	-12.1	0.4	-87.5	n/a	-0.4	77.4	n/a	-23.1	0.3
2010	5,782	908	32	0	1,191	1,063	0	286	9,262
% Change	21.1	25.4	-44.8	n/a	**	177.5	-100.0	**	46.6
2009	4,775	724	58	0	363	383	10	5	6,318
% Change	8.8	8.1	**	n/a	-45.5	-92.8	n/a	-98.6	-44.8
2008	4,387	670	12	0	666	5,335	0	368	11,438
% Change	-43.6	-29.6	-66.7	-100.0	-51.7	59.7	n/a	**	-15.3
2007	7,776	952	36	1	1,380	3,340	0	20	13,505
% Change	-25.8	-1.9	176.9	-88.9	17.8	-20.9	n/a	-89.4	-20.8
2006	10,473	970	13	9	1,171	4,222	0	188	17,046
% Change	20.2	21.9	-40.9	200.0	-11.9	51.9	n/a	**	24.7
2005	8,716	796	22	3	1,329	2,780	0	21	13,667

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type
November 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Nov 2015	Nov 2014	Nov 2015	Nov 2014	Nov 2015	Nov 2014	Nov 2015	Nov 2014	Nov 2015	Nov 2014	% Change
Calgary City	246	398	74	142	139	65	535	222	994	827	20.2
Airdrie	36	50	6	2	37	54	159	0	238	106	124.5
Beiseker	1	0	0	0	0	0	0	0	1	0	n/a
Chestermere Lake	9	36	0	2	0	0	0	0	9	38	-76.3
Cochrane	23	36	16	8	73	22	0	0	112	66	69.7
Crossfield	0	0	0	0	0	0	0	0	0	0	n/a
Irricana	0	0	0	0	0	0	0	0	0	0	n/a
Rocky View County	14	21	0	20	0	0	0	0	14	41	-65.9
First Nations	0	0	0	0	0	0	0	0	0	0	n/a
Calgary CMA	329	541	96	174	249	141	694	222	1,368	1,078	26.9

Table 2.1: Starts by Submarket and by Dwelling Type
January - November 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	% Change
Calgary City	2,639	4,363	716	1,142	1,213	1,667	4,956	6,106	9,524	13,278	-28.3
Airdrie	505	737	62	40	343	308	443	436	1,353	1,521	-11.0
Beiseker	3	1	0	0	0	0	0	0	3	1	200.0
Chestermere Lake	195	336	28	32	0	47	0	0	223	415	-46.3
Cochrane	272	413	158	112	391	228	107	32	928	785	18.2
Crossfield	8	20	4	16	0	0	0	0	12	36	-66.7
Irricana	2	0	0	0	0	0	0	0	2	0	n/a
Rocky View County	202	197	30	58	0	0	0	0	232	255	-9.0
First Nations	0	0	0	0	0	0	0	0	0	0	n/a
Calgary CMA	3,826	6,067	998	1,400	1,947	2,250	5,506	6,574	12,277	16,291	-24.6

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
November 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Nov 2015	Nov 2014	Nov 2015	Nov 2014	Nov 2015	Nov 2014	Nov 2015	Nov 2014
Calgary City	139	65	0	0	274	158	261	64
Airdrie	37	54	0	0	0	0	159	0
Beiseker	0	0	0	0	0	0	0	0
Chestermere Lake	0	0	0	0	0	0	0	0
Cochrane	73	22	0	0	0	0	0	0
Crossfield	0	0	0	0	0	0	0	0
Irricana	0	0	0	0	0	0	0	0
Rocky View County	0	0	0	0	0	0	0	0
First Nations	0	0	0	0	0	0	0	0
Calgary CMA	249	141	0	0	274	158	420	64

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - November 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Calgary City	1,209	1,667	4	0	4,051	5,451	905	655
Airdrie	343	308	0	0	142	436	301	0
Beiseker	0	0	0	0	0	0	0	0
Chestermere Lake	0	47	0	0	0	0	0	0
Cochrane	391	228	0	0	107	32	0	0
Crossfield	0	0	0	0	0	0	0	0
Irricana	0	0	0	0	0	0	0	0
Rocky View County	0	0	0	0	0	0	0	0
First Nations	0	0	0	0	0	0	0	0
Calgary CMA	1,943	2,250	4	0	4,300	5,919	1,206	655

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market November 2015								
Submarket	Freehold		Condominium		Rental		Total*	
	Nov 2015	Nov 2014	Nov 2015	Nov 2014	Nov 2015	Nov 2014	Nov 2015	Nov 2014
Calgary City	348	534	385	229	261	64	994	827
Airdrie	56	80	23	26	159	0	238	106
Beiseker	1	0	0	0	0	0	1	0
Chestermere Lake	9	38	0	0	0	0	9	38
Cochrane	39	44	73	22	0	0	112	66
Crossfield	0	0	0	0	0	0	0	0
Irricana	0	0	0	0	0	0	0	0
Rocky View County	14	21	0	20	0	0	14	41
First Nations	0	0	0	0	0	0	0	0
Calgary CMA	467	717	481	297	420	64	1,368	1,078

Table 2.5: Starts by Submarket and by Intended Market January - November 2015								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Calgary City	3,503	5,493	5,112	7,130	909	655	9,524	13,278
Airdrie	680	845	372	676	301	0	1,353	1,521
Beiseker	3	1	0	0	0	0	3	1
Chestermere Lake	223	388	0	27	0	0	223	415
Cochrane	444	525	484	260	0	0	928	785
Crossfield	12	30	0	6	0	0	12	36
Irricana	2	0	0	0	0	0	2	0
Rocky View County	224	235	8	20	0	0	232	255
First Nations	0	0	0	0	0	0	0	0
Calgary CMA	5,091	7,517	5,976	8,119	1,210	655	12,277	16,291

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
November 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Nov 2015	Nov 2014	Nov 2015	Nov 2014	Nov 2015	Nov 2014	Nov 2015	Nov 2014	Nov 2015	Nov 2014	% Change
Calgary City	289	407	100	34	302	252	482	198	1,173	891	31.6
Airdrie	52	40	8	6	64	17	0	0	124	63	96.8
Beiseker	1	0	0	0	0	0	0	0	1	0	n/a
Chestermere Lake	19	28	2	0	0	0	0	0	21	28	-25.0
Cochrane	48	41	22	14	46	19	0	0	116	74	56.8
Crossfield	0	0	0	0	0	0	0	0	0	0	n/a
Irricana	0	0	0	0	0	0	0	0	0	0	n/a
Rocky View County	18	6	0	0	0	0	0	0	18	6	200.0
First Nations	0	0	0	0	0	0	0	0	0	0	n/a
Calgary CMA	427	522	132	54	412	288	482	198	1,453	1,062	36.8

Table 3.1: Completions by Submarket and by Dwelling Type
January - November 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	% Change
Calgary City	3,483	4,315	964	914	1,732	1,368	4,470	3,406	10,649	10,003	6.5
Airdrie	690	706	48	110	293	243	302	359	1,333	1,418	-6.0
Beiseker	2	0	0	0	0	0	0	0	2	0	n/a
Chestermere Lake	303	280	34	36	69	37	0	0	406	353	15.0
Cochrane	375	411	162	116	290	140	59	4	886	671	32.0
Crossfield	15	20	8	2	0	0	0	0	23	22	4.5
Irricana	0	0	0	0	0	0	0	0	0	0	n/a
Rocky View County	166	174	64	12	0	0	0	0	230	186	23.7
First Nations	0	0	0	0	0	0	0	0	0	0	n/a
Calgary CMA	5,034	5,906	1,280	1,190	2,384	1,788	4,831	3,769	13,529	12,653	6.9

Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market November 2015								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Nov 2015	Nov 2014	Nov 2015	Nov 2014	Nov 2015	Nov 2014	Nov 2015	Nov 2014
Calgary City	302	252	0	0	428	198	54	0
Airdrie	64	17	0	0	0	0	0	0
Beiseker	0	0	0	0	0	0	0	0
Chestermere Lake	0	0	0	0	0	0	0	0
Cochrane	38	19	8	0	0	0	0	0
Crossfield	0	0	0	0	0	0	0	0
Irricana	0	0	0	0	0	0	0	0
Rocky View County	0	0	0	0	0	0	0	0
First Nations	0	0	0	0	0	0	0	0
Calgary CMA	404	288	8	0	428	198	54	0

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market January - November 2015								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Calgary City	1,728	1,368	4	0	3,938	2,741	532	665
Airdrie	293	243	0	0	0	167	302	192
Beiseker	0	0	0	0	0	0	0	0
Chestermere Lake	69	37	0	0	0	0	0	0
Cochrane	282	140	8	0	59	4	0	0
Crossfield	0	0	0	0	0	0	0	0
Irricana	0	0	0	0	0	0	0	0
Rocky View County	0	0	0	0	0	0	0	0
First Nations	0	0	0	0	0	0	0	0
Calgary CMA	2,372	1,788	12	0	3,997	2,912	834	857

Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market November 2015								
Submarket	Freehold		Condominium		Rental		Total*	
	Nov 2015	Nov 2014	Nov 2015	Nov 2014	Nov 2015	Nov 2014	Nov 2015	Nov 2014
Calgary City	430	441	689	450	54	0	1,173	891
Airdrie	95	52	29	11	0	0	124	63
Beiseker	1	0	0	0	0	0	1	0
Chestermere Lake	21	28	0	0	0	0	21	28
Cochrane	70	55	38	19	8	0	116	74
Crossfield	0	0	0	0	0	0	0	0
Irricana	0	0	0	0	0	0	0	0
Rocky View County	18	6	0	0	0	0	18	6
First Nations	0	0	0	0	0	0	0	0
Calgary CMA	635	582	756	480	62	0	1,453	1,062

Table 3.5: Completions by Submarket and by Intended Market January - November 2015								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Calgary City	4,484	5,237	5,629	4,101	536	665	10,649	10,003
Airdrie	859	818	172	408	302	192	1,333	1,418
Beiseker	2	0	0	0	0	0	2	0
Chestermere Lake	362	316	44	37	0	0	406	353
Cochrane	537	533	341	138	8	0	886	671
Crossfield	23	19	0	3	0	0	23	22
Irricana	0	0	0	0	0	0	0	0
Rocky View County	178	186	52	0	0	0	230	186
First Nations	0	0	0	0	0	0	0	0
Calgary CMA	6,445	7,109	6,238	4,687	846	857	13,529	12,653

Source: CMHC (Starts and Completions Survey)

Table 4: Absorbed Single-Detached Units by Price Range
November 2015

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $450,000		$450,000 - $549,999		$550,000 - $649,999		$650,000 - $749,999		$750,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Calgary City													
November 2015	41	15.4	65	24.4	52	19.5	33	12.4	75	28.2	266	590,000	775,533
November 2014	94	24.7	86	22.6	76	20.0	53	13.9	71	18.7	380	560,000	638,061
Year-to-date 2015	349	10.0	616	17.6	758	21.6	522	14.9	1,258	35.9	3,503	650,000	786,713
Year-to-date 2014	1,156	26.6	1,219	28.1	734	16.9	335	7.7	896	20.6	4,340	535,000	646,477
Airdrie													
November 2015	1	1.9	18	34.6	12	23.1	11	21.2	10	19.2	52	585,000	629,045
November 2014	6	15.0	15	37.5	9	22.5	8	20.0	2	5.0	40	547,500	575,758
Year-to-date 2015	13	1.9	168	24.4	203	29.5	178	25.9	126	18.3	688	630,000	649,296
Year-to-date 2014	200	29.1	259	37.6	128	18.6	60	8.7	41	6.0	688	510,000	525,581
Beiseker													
November 2015	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	1	-	-
November 2014	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Year-to-date 2015	2	100.0	0	0.0	0	0.0	0	0.0	0	0.0	2	-	-
Year-to-date 2014	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Chestermere Lake													
November 2015	0	0.0	0	0.0	1	5.3	9	47.4	9	47.4	19	750,000	775,916
November 2014	4	16.0	4	16.0	4	16.0	6	24.0	7	28.0	25	-	643,814
Year-to-date 2015	2	0.6	13	4.2	19	6.2	118	38.3	156	50.6	308	750,000	765,571
Year-to-date 2014	18	6.4	66	23.6	94	33.6	53	18.9	49	17.5	280	595,000	627,093
Cochrane													
November 2015	9	18.8	15	31.3	8	16.7	5	10.4	11	22.9	48	555,000	619,729
November 2014	11	26.2	18	42.9	8	19.0	4	9.5	1	2.4	42	525,000	524,160
Year-to-date 2015	32	8.5	114	30.3	100	26.6	49	13.0	81	21.5	376	585,000	631,844
Year-to-date 2014	181	44.4	115	28.2	62	15.2	37	9.1	13	3.2	408	475,000	496,279
Crossfield													
November 2015	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
November 2014	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Year-to-date 2015	13	81.3	3	18.8	0	0.0	0	0.0	0	0.0	16	-	454,100
Year-to-date 2014	15	78.9	4	21.1	0	0.0	0	0.0	0	0.0	19	-	389,113
Irricana													
November 2015	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
November 2014	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Year-to-date 2015	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Year-to-date 2014	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Rocky View County													
November 2015	0	0.0	2	11.1	0	0.0	2	11.1	14	77.8	18	-	-
November 2014	0	0.0	0	0.0	4	66.7	1	16.7	1	16.7	6	-	718,442
Year-to-date 2015	4	2.4	4	2.4	10	6.1	17	10.3	130	78.8	165	990,000	1,079,664
Year-to-date 2014	13	7.6	18	10.6	32	18.8	14	8.2	93	54.7	170	780,000	894,316
First Nations													
November 2015	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
November 2014	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Year-to-date 2015	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Year-to-date 2014	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Calgary CMA													
November 2015	52	12.9	100	24.8	73	18.1	60	14.9	119	29.5	404	600,000	759,140
November 2014	115	23.3	123	24.9	101	20.5	72	14.6	82	16.6	493	560,000	624,573
Year-to-date 2015	415	8.2	918	18.1	1,090	21.6	884	17.5	1,751	34.6	5,058	660,000	763,975
Year-to-date 2014	1,583	26.8	1,681	28.5	1,050	17.8	499	8.5	1,092	18.5	5,905	530,000	627,348

Source: CMHC (Market Absorption Survey)

Table 4.1: Average Price ($) of Absorbed Single-detached Units November 2015						
Submarket	**Nov 2015**	**Nov 2014**	**% Change**	**YTD 2015**	**YTD 2014**	**% Change**
Calgary City	775,533	638,061	21.5	786,713	646,477	21.7
Airdrie	629,045	575,758	9.3	649,296	525,581	23.5
Beiseker	-	-	n/a	-	-	n/a
Chestermere Lake	775,916	643,814	20.5	765,571	627,093	22.1
Cochrane	619,729	524,160	18.2	631,844	496,279	27.3
Crossfield	-	-	n/a	454,100	389,113	16.7
Irricana	-	-	n/a	-	-	n/a
Rocky View County	-	718,442	n/a	1,079,664	894,316	20.7
First Nations	-	-	n/a	-	-	n/a
Calgary CMA	759,140	624,573	21.5	763,975	627,348	21.8

Source: CMHC (Market Absorption Survey)

Table 5: MLS® Residential Activity for Calgary November 2015										
		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2014	January	1,802	14.6	2,519	3,174	3,356	75.1	444,153	6.0	454,974
	February	2,363	14.1	2,567	3,508	3,517	73.0	460,338	4.9	455,772
	March	3,170	20.5	2,733	4,398	3,680	74.3	462,994	4.9	458,830
	April	3,348	11.5	2,800	4,981	3,920	71.4	457,509	6.5	452,992
	May	3,832	18.0	3,016	5,750	4,074	74.0	465,579	5.7	453,615
	June	3,569	18.9	2,931	5,126	4,205	69.7	466,994	5.5	457,432
	July	3,177	6.8	2,825	4,390	4,055	69.7	460,790	5.2	461,350
	August	2,976	5.2	3,015	4,184	4,255	70.9	454,994	5.2	463,654
	September	2,837	14.6	2,981	4,235	3,904	76.4	461,099	5.8	465,003
	October	2,848	13.5	3,042	3,775	4,144	73.4	465,047	6.6	466,740
	November	2,292	5.5	2,986	2,757	4,377	68.2	462,031	3.8	463,920
	December	1,401	-4.3	2,200	1,800	4,591	47.9	452,968	3.1	460,212
2015	January	1,162	-35.5	1,754	4,132	4,334	40.5	437,908	-1.4	447,463
	February	1,544	-34.7	1,761	3,767	3,819	46.1	443,744	-3.6	439,420
	March	2,215	-30.1	1,970	3,883	3,286	60.0	457,422	-1.2	449,357
	April	2,426	-27.5	2,025	3,815	3,040	66.6	455,155	-0.5	454,410
	May	2,748	-28.3	2,183	4,035	3,129	69.8	465,941	0.1	455,108
	June	2,795	-21.7	2,186	3,920	3,145	69.5	465,965	-0.2	456,910
	July	2,563	-19.3	2,167	3,721	3,421	63.3	459,958	-0.2	458,738
	August	2,139	-28.1	2,055	3,446	3,415	60.2	450,260	-1.0	455,762
	September	1,866	-34.2	1,910	3,866	3,539	54.0	443,768	-3.8	448,217
	October	1,810	-36.4	1,953	3,424	3,599	54.3	444,535	-4.4	447,033
	November	1,617	-29.5	1,979	2,784	3,961	50.0	444,959	-3.7	446,669
	December									
	Q3 2014	8,990	8.6		12,809			458,969	5.4	
	Q3 2015	6,568	-26.9		11,033			452,200	-1.5	
	YTD 2014	32,214	13.1		46,278			460,915	5.5	
	YTD 2015	22,885	-29.0		40,793			453,936	-1.5	

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[1]Source: CREA
[2]Source: CMHC, adapted from MLS® data supplied by CREA

Table 6: Economic Indicators
November 2015

		Interest Rates			NHPI, Total, Calgary CMA 2007=100	CPI, 2002 =100	Calgary Labour Market			
		P & I Per $100,000	Mortgage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2014	January	595	3.14	5.24	105.9	130.2	793	4.7	74.0	1,073
	February	595	3.14	5.24	106.9	131.2	792	4.8	73.7	1,074
	March	581	3.14	4.99	107.8	133.8	790	5.2	73.7	1,076
	April	570	3.14	4.79	108.5	132.6	790	5.5	73.6	1,084
	May	570	3.14	4.79	109.4	133.5	791	5.5	73.5	1,087
	June	570	3.14	4.79	109.7	132.8	795	5.2	73.3	1,095
	July	570	3.14	4.79	109.9	133.4	797	4.9	73.2	1,101
	August	570	3.14	4.79	110.4	133.4	799	5.3	73.4	1,114
	September	570	3.14	4.79	110.7	133.6	802	5.0	73.2	1,117
	October	570	3.14	4.79	110.9	133.7	803	5.0	73.1	1,121
	November	570	3.14	4.79	111.2	132.6	806	4.6	73.0	1,116
	December	570	3.14	4.79	111.3	132.1	810	4.8	73.3	1,119
2015	January	570	3.14	4.79	111.3	131.7	816	4.7	73.6	1,123
	February	567	2.89	4.74	111.3	132.6	818	5.0	73.8	1,135
	March	567	2.89	4.74	110.8	133.6	820	5.2	74.0	1,130
	April	561	2.89	4.64	110.4	133.6	826	5.3	74.5	1,125
	May	561	2.89	4.64	110.4	134.1	828	5.5	74.7	1,122
	June	561	2.89	4.64	110.5	135.0	825	5.9	74.5	1,125
	July	561	2.89	4.64	110.2	135.1	818	6.6	74.2	1,126
	August	561	2.89	4.64	110.2	135.5	817	6.6	73.9	1,125
	September	561	2.89	4.64	110.2	135.1	819	6.8	74.1	1,130
	October	561	2.89	4.64	110.2	135.7	816	6.7	73.6	1,128
	November	561	3.14	4.64		135.3	810	6.9	73.1	1,128
	December									

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

METHODOLOGY

Starts & Completions Survey Methodology

The Starts and Completions Survey is conducted by way of site visits which are used to confirm that new units have reached set stages in the construction process. Since most municipalities in the country issue building permits, these are used as an indication of where construction is likely to take place. In areas where there are no permits, reliance has to be placed either on local sources or searching procedures.

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 2011 Census. In urban areas with populations of 10,000 to 49,999, all Starts are enumerated in the last month of the quarter (i.e. four times a year, in March, June, September and December). In these centres with quarterly enumeration, Completion activity is modeled based on historical patterns. Monthly Starts and Completions activity in these quarterly locations are statistically estimated at a provincial level for single and multi categories. Centres with populations below 10,000 are enumerated on a sample basis, also in the last month of each quarter (i.e. four times a year, in March, June, September and December).

The Starts and Completions Survey enumerates dwelling units in new structures only, designed for non-transient and year-round occupancy.

Mobile homes are included in the surveys. A mobile home is a type of manufactured house that is completely assembled in a factory and then moved to a foundation before it is occupied.

Trailers or any other movable dwelling (the larger often referred to as a mobile home) with no permanent foundation are excluded from the survey.

Conversions and/or alterations within an existing structure are excluded from the surveys as are seasonal dwellings, such as: summer cottages, hunting and ski cabins, trailers and boat houses; and hostel accommodations, such as: hospitals, nursing homes, penal institutions, convents, monasteries, military and industrial camps, and collective types of accommodation such as: hotels, clubs, and lodging homes.

Market Absorption Survey Methodology

The Market Absorption Survey is carried out in conjunction with the Starts and Completions Survey in urban areas with populations in excess of 50,000. When a structure is recorded as completed, an update is also made as units are sold or rented. The dwellings are then enumerated each month until such time as full absorption occurs.

STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

A "**dwelling unit**", for purposes of the Starts and Completions Survey, is defined as a structurally separate set of self-contained living premises with a private entrance from outside the building or from a common hall, lobby, or stairway inside the building. Such an entrance must be one that can be used without passing through another separate dwelling unit.

A "**start**", for purposes of the Starts and Completions Survey, is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

The number of units "**under construction**" as at the end of the period shown, takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start.

A "**completion**", for purposes of the Starts and Completions Survey, is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10 per cent of the proposed work remains to be done.

The term "**absorbed**" means that a housing unit is no longer on the market (i.e. has been sold or rented). This usually happens when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser. The purpose of the Market Absorption Survey is to measure the rate at which units are sold or rented after they are completed, as well as collect prices.

DWELLING TYPES:

A "**Single-Detached**" dwelling (also referred to as "**Single**") is a building containing only one dwelling unit, which is completely separated on all sides from any other dwelling or structure. Includes link homes, where two units may share a common basement wall but are separated above grade. Also includes cluster-single developments.

A "**Semi-Detached (Double)**" dwelling (also referred to as "**Semi**") is one of two dwellings located side-by-side in a building, adjoining no other structure and separated by a common or party wall extending from ground to roof.

A "**Row (Townhouse)**" dwelling is a one family dwelling unit in a row of three or more attached dwellings separated by a common or party wall extending from ground to roof.

The term "**Apartment and other**" includes all dwellings other than those described above, including structures commonly known as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

INTENDED MARKET:

The "**intended market**" is the tenure in which the unit is being marketed. This includes the following categories:

Freehold: A residence where the owner owns the dwelling and lot outright.

Condominium (including Strata-Titled): An individual dwelling which is privately owned, but where the building and/or the land are collectively owned by all dwelling unit owners. A condominium is a form of ownership rather than a type of house.

Rental: Dwelling constructed for rental purposes regardless of who finances the structure.

GEOGRAPHICAL TERMS:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree on integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

A "**Rural**" area, for the purposes of this publication, is a centre with a population less than 10,000.

All data presented in this publication is based on Statistics Canada's 2006 Census area definitions.

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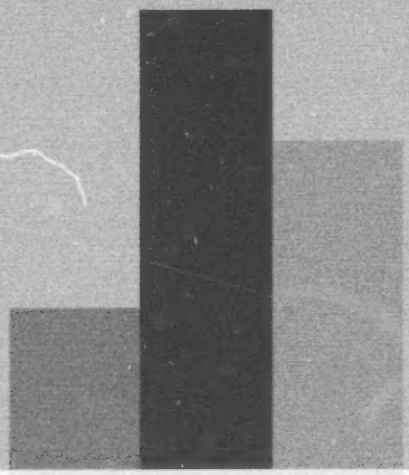

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- Housing Information Monthly
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- Housing Market Outlook, Highlight Reports – Canada and Regional
- Housing Market Outlook, Major Centres
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